

<b>Information to identify the case:</b>		
Debtor 1	Mark Tarabocchia	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Irene E. Tarabocchia	
First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey		
Case number: 17-13062-JKS		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Tarabocchia

Irene E. Tarabocchia  
aka Irene E. Heffelfinger

9/9/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark Tarabocchia  
Irene E. Tarabocchia  
Debtors

Case No. 17-13062-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 09, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Mark Tarabocchia, Irene E. Tarabocchia, 3 Debbie Drive, Stanhope, NJ 07874-3219
cr	+ Cenlar FSB as servicer for Pingora Loan Servicing, Stern, Lavinthal & Frankenberge LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516765008	+ Cenlar FSB as servicer for Pingora Loan Servicing., 425 Phillips Blvd., Ewing, NJ 08618-1430
518016497	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
518016498	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263, Flagstar Bank, P.O. Box 660263 Dallas, TX 75266-0263
516650359	+ GC Services, PO Box 930824, Wixom, MI 48393-0824
516655179	+ Loancare, PO Box 37628, Philadelphia, PA 19101-0628
516650366	+ Mazda Amer Credit, Attn: Customer Assistance Center, Po Box 19734, Irvine, CA 92623-9734
516650375	+ NJ E-Z PassViolation Processing Center, PO Box 52005, Newark, NJ 07101-8205
516650372	+ Nationwide Credit, Inc., 4740 N. State Road 7, Ste 108, Fort Lauderdale, FL 33319-5839
519661912	+ New Jersey Turnpike Authority, Mark Schneider Esq., 581 Main St, PO Box 5042, Woodbridge, NJ 07095-5042
516714274	+ New Jersey Turnpike Authority, Attn: Mark Schneider, Esq., 581 Mai Street, PO Box 5042, Woodbridge, NJ 07095-5042
516650376	+ PAM. LLC, PO Box 1642, Milwaukee, WI 53201-1642
516650378	+ Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083
516820142	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516650380	+ State of New Jersey Division of Taxation, PO Box 302, Trenton, NJ 08625-0302
516650387	+ Tdrcts/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
516728163	+ Valley National Bank, subsidiary of Valley National Bank, 1445 Valley Road, 2nd Floor, Wayne, NJ 07470-8438
516650389	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 09 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516650349	+ Email/Text: legal@arsnational.com	Sep 09 2022 20:26:00	ARS National Services, PO Box 463023, Escondido, CA 92046-3023
516650348	+ Email/Text: legal@arsnational.com	Sep 09 2022 20:26:00	ARS National Services, PO Box 469046, Escondido, CA 92046-9046
516650345	+ Email/Text: customercare@adminrecovery.com	Sep 09 2022 20:26:00	Admin Recovery, 45Earhardt Drive, Suite 102, Buffalo, NY 14221-7809
516788856	Email/PDF: bncnotices@becket-lee.com	Sep 09 2022 20:29:11	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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516650347	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2022 20:29:13	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516650350	^ MEBN	Sep 09 2022 20:20:50	Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
516650352	Email/Text: BKelectronicnotices@cenlar.com	Sep 09 2022 20:26:00	CENLAR/Central Loan Admin & Reporting, 425 Philips Blvd, Ewing, NJ 08618
516650351	+ EDI: CAPITALONE.COM	Sep 10 2022 00:18:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516723199	EDI: CAPITALONE.COM	Sep 10 2022 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516867539	Email/PDF: bncnotices@becket-lee.com	Sep 09 2022 20:29:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516888019	+ Email/Text: bankruptcy@cavps.com	Sep 09 2022 20:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516650354	+ EDI: WFNNB.COM	Sep 10 2022 00:18:00	Comenity Bank/Dress Barn, Po Box 182125, Columbus, OH 43218-2125
516650355	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 09 2022 20:29:13	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516664366	EDI: DISCOVER.COM	Sep 10 2022 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516650356	+ EDI: DISCOVER.COM	Sep 10 2022 00:18:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516650358	Email/Text: EBNBKNOT@ford.com	Sep 09 2022 20:26:00	Ford Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
516650357	+ Email/Text: crdept@na.firstsource.com	Sep 09 2022 20:26:00	Firstsource Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609
518016497	^ MEBN	Sep 09 2022 20:21:54	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
518016498	^ MEBN	Sep 09 2022 20:21:53	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263, Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
516650360	+ EDI: HFC.COM	Sep 10 2022 00:18:00	Hsbc Bank Usa, Na, Po Box 2013, Buffalo, NY 14240-2013
516836578	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 09 2022 20:26:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
516650361	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 09 2022 20:26:00	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
516650362	EDI: JEFFERSONCAP.COM	Sep 10 2022 00:18:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
516883757	EDI: JEFFERSONCAP.COM	Sep 10 2022 00:18:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
516650353	EDI: JPMORGANCHASE	Sep 10 2022 00:18:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516650363	+ Email/Text: PBNCNotifications@perituservices.com	Sep 09 2022 20:25:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516789304	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2022 20:29:21	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516650364	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2022 20:29:22	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497

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516650365	+ Email/Text: BKNotice@ldvlaw.com	Sep 09 2022 20:26:00	Lyons Doughty & Velduis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
516810233	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2022 20:26:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516650369	Email/Text: EBN@Mohela.com	Sep 09 2022 20:26:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
516650370	Email/Text: compliance@monarchrm.com	Sep 09 2022 20:26:00	Monarch Recovery Management, 10965 Decatur road, Philadelphia, PA 19154
516650371	^ MEBN	Sep 09 2022 20:21:24	MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
516650367	+ Email/Text: bankruptcy@mermed.com	Sep 09 2022 20:26:00	Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685
518714138	+ EDI: AISMIDFIRST	Sep 10 2022 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518714137	+ EDI: AISMIDFIRST	Sep 10 2022 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516650368	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2022 20:26:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
516650373	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 09 2022 20:25:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
516650374	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 09 2022 20:25:00	Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
516902230	EDI: PRA.COM	Sep 10 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516650377	Email/Text: signed.order@pfwattorneys.com	Sep 09 2022 20:25:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
516650379	EDI: WFFC.COM	Sep 10 2022 00:18:00	Rymr&flnign, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
516650381	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synch/Ashley Homestore, Po Box 965064, Orlando, FL 32896-5064
516650383	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synch/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
516650382	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synch/mohawk, C/o Po Box 965036, Orlando, FL 32896-0001
516650384	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516650385	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516810519	+ Email/Text: bncmail@w-legal.com	Sep 09 2022 20:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516785568	+ EDI: CBSTDTR	Sep 10 2022 00:18:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516650386	+ EDI: WTRRNBNK.COM	Sep 10 2022 00:18:00	Target, C/O Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
516650388	+ Email/Text: EDBKNotices@ecmc.org	Sep 09 2022 20:25:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
516650390	+ EDI: CITICORP.COM	Sep 10 2022 00:18:00	Visa Dept Store National Bank, Attn: Bankruptcy,

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516650391	+ EDI: WFCCSBK	Sep 10 2022 00:18:00	Po Box 8053, Mason, OH 45040-8053
516879235	EDI: WFCCSBK	Sep 10 2022 00:18:00	Wells Fargo Bank Card, Mac F82353-02f, Po Box 10438, Des Moines, IA 50306-0438
516786495	EDI: WFAUTO	Sep 10 2022 00:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516650392	+ EDI: WFAUTO	Sep 10 2022 00:18:00	Wells Fargo Bank, NA, d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
			Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 58

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516650346	##+	Alltran Financial LLP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2022 at the address(es) listed below:

Name	Email Address
Alphonse DeSimone	on behalf of Joint Debtor Irene E. Tarabocchia AlphonseD@comcast.net r46452@notify.bestcase.com
Alphonse DeSimone	on behalf of Debtor Mark Tarabocchia AlphonseD@comcast.net r46452@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jill Manzo	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for PINGORA LOAN SERVICING, LLC bankruptcy@fskslaw.com
Maria Cozzini	on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
R. A. Lebron	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for PINGORA LOAN SERVICING, LLC bankruptcy@fskslaw.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 9